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IN THE CLAIMS

Cancel claims 22-26, 28, and 38-47.

Add claims 48-62 as follows:

1-47. (canceled)

48. (new) A computer implemented method by a financial institution, the method comprising, by a server associated with the financial institution:

receiving from a check payor a request for a validation number yet to be generated and then associated with a check to be presented from the check payor to a check payee;

determining if an account contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee;

generating a validation number when the account contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee, wherein the validation number is randomly generated by the financial institution; and

issuing the generated validation number to the check payor to allow the check payor to associate the generated validation number with the check to be presented to the check payee.

49. (new) A computer implemented method by a financial institution, the method comprising, by a server associated with the financial institution:

receiving from a check payor a request for a validation number yet to be generated and then associated with a check to be presented from the check payor to a check payee;

determining if an account contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee;

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generating a validation number when the account contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee, wherein the validation number is generated based upon at least some information associated with the check to be presented from the check payor to the check payee; and
issuing the generated validation number to the check payor to allow the check payor to associate the generated validation number with the check to be presented to the check payee.

50. (new) A computer implemented method according to claim 49, wherein the at least some information associated with the check comprises:

- (i) a date of the check;
- (ii) a serial number of the check;
- (iii) an account number of the account;
- (iv) a monetary amount of the check;
- (v) a payee of the check;
- (vi) symbols identifying a drawee financial institution which maintains custody of the account; and
- (vii) a Uniform Resource Locator (URL).

51. (new) A computer implemented method by a financial institution, the method comprising, by a server associated with the financial institution:

receiving from a check payor a request for a validation number yet to be generated and then associated with a check to be presented from the check payor to a check payee;

determining if an account contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee;

generating a validation number when the account contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee;

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issuing the generated validation number to the check payor to allow the check payor to associate the generated validation number with the check to be presented to the check payee; and

allocating funds for payment of the monetary amount of the check when the account contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee.

52. (new) A computer implemented method according to claim 51, wherein allocating funds comprises deducting the monetary amount from the account.

53. (new) A computer implemented method by a financial institution, the method comprising, by a server associated with the financial institution:

receiving from a check payor a request for a validation number yet to be generated and then associated with a check to be presented from the check payor to a check payee;

verifying that the request was made by a party authorized to write checks on the account;

verifying that the account contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee;

generating a validation number when the account contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee; and

issuing the generated validation number to the check payor to allow the check payor to associate the generated validation number with the check to be presented to the check payee.

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54. (new) A system comprising:

means for receiving from a check payor over the Internet (i) a request for a validation number yet to be generated and then associated with a check to be presented from the check payor to a check payee, and (ii) a monetary amount of the check;

means for determining if an account associated with the check payor contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee;

means for generating a validation number when the account associated with the check payor contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee;

means for issuing the generated validation number to the check payor over the Internet to allow the check payor to associate the issued validation number with the check to be presented from the check payor to the check payee;

means for receiving a proposed character sequence from the check payee over the Internet;

means for comparing the proposed character sequence received from the check payee with the validation number which has been generated and issued to the check payor; and

means for issuing a confirmation signal to the check payee over the Internet to confirm that the proposed character sequence is valid based upon the comparison of the proposed character sequence with the validation number.

55. (new) A system according to claim 54, wherein the validation number is randomly generated by a financial institution.

56. (new) A system according to claim 54, wherein the validation number is generated based upon at least some information associated with the check to be presented from the check payor to the check payee.

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57. (new) A method by a financial institution, the method comprising, by a server associated with the financial institution:

receiving from a check payor over the Internet (i) a request for a validation number yet to be generated and then associated with a check to be presented from the check payor to a check payee, and (ii) a monetary amount of the check;

determining if an account associated with the check payor contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee;

generating a validation number when the account associated with the check payor contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee;

issuing the generated validation number to the check payor over the Internet to allow the check payor to associate the issued validation number with the check to be presented from the check payor to the check payee;

receiving a proposed character sequence from the check payee over the Internet;

comparing the proposed character sequence received from the check payee with the validation number which has been generated and issued to the check payor; and

issuing a confirmation signal to the check payee over the Internet to confirm that the proposed character sequence is valid based upon the comparison of the proposed character sequence with the validation number.

58. (new) A method by a financial institution, the method comprising, by a server associated with the financial institution:

receiving from a check payor over the Internet (i) a request for a validation number yet to be generated and then associated with a check to be presented from the check payor to a check payee, and (ii) a monetary amount of the check;

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determining if an account associated with the check payor contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee;

generating a validation number when the account associated with the check payor contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee, wherein the validation number is randomly generated by the financial institution; and

issuing to the check payor over the Internet the generated validation number to allow the check payor to associate the validation number with the check to be presented from the check payor to the check payee.

59. (new) A method by a financial institution, the method comprising, by a server associated with the financial institution:

receiving from a check payor over the Internet (i) a request for a validation number yet to be generated and then associated with a check to be presented from the check payor to a check payee, and (ii) a monetary amount of the check;

determining if an account associated with the check payor contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee; and

generating a validation number when the account associated with the check payor contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee, wherein the validation number is generated based upon at least some information associated with the check to be presented from the check payor to the check payee; and

issuing to the check payor over the Internet the generated validation number to allow the check payor to associate the validation number with the check to be presented from the check payor to the check payee.

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60. (new) A method according to claim 59, wherein the at least some information associated with the check comprises:

- (i) a date of the check;
- (ii) a serial number of the check;
- (iii) an account number of the account;
- (iv) a monetary amount of the check;
- (v) a payee of the check;
- (vi) symbols identifying a drawee financial institution which maintains custody of the account; and
- (vii) a Uniform Resource Locator (URL).

61. (new) A method by a financial institution, the method comprising, by a server associated with the financial institution:

receiving from a check payor over the Internet (i) a request for a validation number yet to be generated and then associated with a check to be presented from the check payor to a check payee, and (ii) a monetary amount of the check;

determining if an account associated with the check payor contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee, and (ii) a monetary amount of the check;

generating a validation number when the account associated with the check payor contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee;

issuing to the check payor over the Internet a validation number to allow the check payor to associate the issued validation number with the check to be presented from the check payor to the check payee; and

allocating funds for payment of the monetary amount when the account associated with the check payor contains sufficient funds to cover the monetary amount of the check to be presented from the check payor to the check payee.

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62. (new) A method according to claim 61, wherein allocating funds comprises deducting the monetary amount of the check from the account.